FEES POLICY

Club Name:	West Coast Gymnasts
Address:	1/69 Truganina Road
Suburb:	MALAGA
Postcode:	6090
Originally Written by:	Kath Arendt & Annette Polglaze
Position held:	Treasurer & Administrator
Completed:	1 February 2005
Last reviewed:	21st of September 2025
Reviewed by:	**Ratified by Committee 21st of September 2026**
Next review:	September 2027

LIST OF CHANGES TO POLICY

Year of Review	Changes Made	Reviewed By
2019	Policy wording changed to simplify language and for ease of understanding	Kath Arendt Becky House Marie Greene
2020	Added billing authorisation terms and conditions Policy wording changed to simplify language and for ease of understanding Changes made to show the update to when fees are due and payable Appendices added to show additional charges and to show more clearly which applies to recreational members, and to that of squad members Table of Debt Collection Procedure added Added a Financial Hardship policy and application form	Kath Arendt Veronica Sanders Marie Greene Becky House
2021	Adjusted the Roles and Responsibilities Amended the Financial Hardship Application and removed the required 20 hours volunteer work Removed table of debt collection procedure for recreational members Adjusted Appendix II	Kath Arendt Veronica Sanders Marie Greene Becky House Kathrine Hughes
2022	Updated Rules Removed direct debit preference Added reference to Makeup Token Policy Added reference to Drop Policy Amended refund circumstances Amended Appendix I Added Appendix III	Kath Arendt Marie Greene Erin Commijs Ratified by Committee
2023	Amended Credit Rules Updated wording in Billing Authorisation Amended Appendix I Amended Appendix II Amended Appendix III Amended Appendix IV Added Appendix V Added Appendix VI Removed Procedures	Ratified by Committee
2024	Updated wording Policy Coverage and Fees/Charges/Invoices section Amended grace period in the Fees/Charges section Updated who can authorise Refunds Updated Financial Hardship Form – changed contact email address Updated wording in Credits Added in definition of Member Amended Appendix I and V* December 2024	Ratified by Committee
2025	Updated page 1 and removed Camboon Address Updated Definitions to include “Statements” Updated section in Fees/Charges/Invoices Updated Credits wording Updated Suspension Terms and Conditions Updated Termination of Membership Updated Roles and Responsibilities (Management) Edited Financial Hardship Section Updated Appendix I, III, IV,V,VI	Ratified by Committee 18th September 2025
2026	Updated all Appendix’s Updated wording Aligned Policy with Consumer Law Added in Competition and Entry Fees section	Ratified by Committee 21st September 2026

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1. STATEMENT OF COMMITMENT

At West Coast Gymnasts, our unwavering commitment lies in conducting our operations responsibly, ethically, and in strict adherence to all applicable laws and regulations. This commitment forms the cornerstone of our organisational ethos, and we ensure that all Club Policies and Procedures are aligned with this overarching dedication to Fair Trading principles. West Coast Gymnasts' Fees Policy is in accordance with the Competition and Consumer Act 2010.

2. POLICY APPLICATION

This policy applies to all goods and services provided by West Coast Gymnasts as part of its daily business operations, undertaken by Directors and/or employees, in their dealings with members, customers and suppliers.
Adoption of this Policy will ensure West Coast Gymnasts can continue to conduct their business with integrity and in accordance with community and business ethical standards of behaviour.

3. POLICY COVERAGE

All day-to-day operations of West Coast Gymnasts including, but not limited to, the organisation of competitions and events, delivery of gymnastics lessons, sale of apparel and merchandise, and provision of related customer services - are encompassed within this scope.

4. PRINCIPLES

West Coast Gymnasts' Fees Policy is characterised by reliance on several principles. Adherence to these principles will ensure open and honest communications about our services with our customers and suppliers. These principles include:

i. Communicating in plain language to ensure information on our services is clear, accurate and easily understood

ii. Ensuring our commitment to providing quality services is implemented by all staff

iii. Responding promptly to any concerns with respect to the non-delivery of agreed services

iv. Providing an efficient, fair and consistent handling process, and

v. Actively encouraging and responding to feedback from our customers and suppliers.

5. DEFINITIONS

In the context of West Coast Gymnasts' operations and policies, the following definitions are established to provide clarity and common understanding:

Member: A *Member* refers to any individual registered with or affiliated to the Club. For members under the age of 18, their parent(s) or legal guardian(s) are also automatically considered members. This definition encompasses athletes, parents/guardians, staff, volunteers, Committee members, as well as Associate and Life Members.

Financial Member: A financial member is an individual who is formally registered with the Club and has no outstanding financial obligations or overdue payments to West Coast Gymnasts.

Excused Absence: An excused absence refers to an instance in which a registered member provides prior notification to the Club about their inability to attend a scheduled class. This notification is conveyed before the commencement of the registered class.

Customer Portal: The Customer Portal is the digital platform employed by West Coast Gymnasts to facilitate the management and tracking of accounts, enrolments, and attendance for our valued members.

Accountholder: The accountholder is the individual who holds the responsibility for the management of the account maintained within the Customer Portal. This person is entrusted with overseeing financial matters and communication related to the account.

Charges (often referred to as invoices): An invoice/charge denotes the formal document that outlines the charge for services rendered or goods provided by West Coast Gymnasts. This document details the financial obligation to be fulfilled by the recipient.

Statements: an itemised list of charges, payments, credits and enrolments for accountholders to show the necessary fees allocated.

These defined terms serve as reference points within West Coast Gymnasts' policies and operations. They contribute to a shared understanding among our members, customers, and partners, ensuring clarity and precision in our interactions.

6. FEES/CHARGES/INVOICES

All members are required to have a valid bank card on file. As per the Club's Financial Options (found in the iClass system) all accountholders are required to have a saved payment method on file authorising recurring billing. Please see Appendix VI for our Billing Agreement.

All charges/invoices are due and payable by the stated due date. Ongoing, regular monthly tuition fees will be billed to accountholders on or after the 14th of each month with a due date set for the 1st (or the next business day) of the following month. For all other charges, the Club will set a reasonable due date and clearly disclose that date on the relevant invoice, statement or communication.

Charges/invoices automatically become overdue after the due date and late fees may be incurred (a minimum 48-hour grace period may be given so that members can avoid being charged a late fee).

Administration and late fees are intended to recover the Club's reasonable costs associated with overdue accounts, failed payments, re-processing, refund administration, or additional account management. These fees are not intended to operate as a penalty. The Club may waive or reduce a fee where it is reasonable to do so, including where the charge arose from Club error, financial hardship, compassionate circumstances, or a legitimate account dispute. Fees will not be applied in a way that limits any rights available under Australian Consumer Law.

Statements are sent to the accountholder monthly, or as needed when accounts have been amended.

The Club may set or change fees during the year where reasonably necessary, including for budgetary adjustments, changes to squad training times due to viability, or additional training hours required before a competition. Where a change materially affects an ongoing program fee or recurring debit amount, the Club will give reasonable prior notice before the change takes effect, except where the change is required urgently for safety, insurance, regulatory or operational reasons.

The following additional rules will apply:

1. For accountholders wishing to register for the first time, or for the first class of the new calendar year, in a recreational class, bookings must be done online using the Customer Portal.
   If after the first class, a recreational member then wishes to become an active, ongoing member, a charge/invoice will be generated to cover the remaining month's fees (if applicable), plus an annual registration fee will be processed (usually around the third lesson). Fees are processed accordingly, in advance and are due by the set due date.
2. For any single day bookings (including trials in a squad), fees are calculated based on the class fee for that day, and payments are processed at the time of booking.
3. For squad trials at the start of a new season, payment will be processed for the first month upon confirmation of enrolment. Subsequent trial months will be invoiced as per our standard monthly billing process.
4. For any squad trials throughout the year (not at the start of a season), charges will be processed at the time of enrolment with payment due prior to the first lesson.
5. Monthly fees cover an athlete's position in the class/program and does not include items such as costs for events, badges, chalk, or any uniform items. If a competition or event impacts an athlete's scheduled training time, credits may be issued as determined by the Club.

6. AutoPay is our preferred payment option. For any accounts due past the due date will be processed via the AutoPay feature. Payments prior to the due date can also be accepted by:
    - Manually through the Customer Portal
    - Credit card over the phone
    - In person using debit/credit card
    - In person using cash

7. Exceptions for how an accountholder is billed may be available for members dependent on the circumstances listed in Appendix IV. This will be approved on a case-by-case basis provided a written request is submitted to the Club's Operations Manager or the Club's Treasurer setting out the adjusted hours and for the period requested.
8. A non-refundable Annual Registration Fee also applies. This membership is valid from January 1 to December 31 in the calendar year, or from an athlete's start date, and includes the relevant Gymnastics Australia/Gymnastics WA registration and personal accident insurance component where applicable. All registration and insurance fees must be paid before, or as soon as practicable after commencement of participation and no later than 30 days from the start date to ensure ongoing registration and insurance coverage.
9. Athletes transferring from another gymnastics club may not be required to pay this annual fee, provided they are transferring from another Gymnastics WA / Gymnastics Australia affiliated Club.
10. No athlete will be entered into any events, or be permitted to participate in an event, if accounts are overdue by more than 7 days.

7. DISCOUNTS, REFUNDS AND CREDITS

Discounts

For discounts that apply to members, see Appendix V.

Refunds

West Coast Gymnasts does not offer refunds for change-of-mind or non-attendance once fees have been incurred, except in extenuating circumstances approved by the Operations Manager, the Club Treasurer, or another authorised Committee Member.

Nothing in this policy limits any right a member may have under the Australian Consumer Law, including where services are not supplied with due care and skill, are not reasonably fit for purpose, or are not supplied within a reasonable time. The Club reserves the right to apply a reasonable administration fee to any refund that is processed, where permitted by law and disclosed to the accountholder.

Non-Refundable Fees
Certain fees may be designated as non-refundable for change-of-mind, voluntary withdrawal, or non-attendance. Where applicable, this will be clearly disclosed at the point of purchase or enrolment via the Customer Portal. A non-refundable label does not exclude, restrict or modify any consumer guarantee or other non-excludable right under the Australian Consumer Law.

Credits

If the Club cancels a class, reduces the scheduled class length, or is otherwise unable to deliver the agreed scheduled program hours, the Club will offer a reasonable remedy, which may include a rescheduled makeup class, account credit, refund, or other agreed adjustment, having regard to the nature of the affected program and the Australian Consumer Law. In the rare instances where a makeup class is offered for a “squad member”, and that member cannot attend the makeup session, a credit for the missed lesson may be considered.

For illness or injury where a credit is requested for an absence of 3 consecutive calendar days or more, a doctor’s signed certificate or other documentation from a registered medical or health professional clearly stating that the athlete is unable to participate in their class for a set period must be submitted before any medical credit is processed. Recreational members remain eligible for makeup tokens for other absences in accordance with the Makeup Token Policy.

Requests for medical credits must be carried out within two months of the required credit dates. After this date, no credits can be processed. In rare circumstances, the Club may accept Discharge Summaries or other Health Official Notes.

Competition and Event Entry Fees

Competition and event entry fees may include amounts paid to external bodies, including Gymnastics WA, Gymnastics Australia, host clubs, venues, judges, officials, or event providers. Once an entry has been submitted or a closing date has passed, credits will only be available to the extent that the Club receives a refund or credit from the relevant event organiser, unless Australian Consumer Law requires otherwise.

Where an event organiser provides a partial credit for athlete withdrawal (for example, a 50% credit of the organiser’s entry fee), the Club will apply the same percentage of credit to the total fee paid by the member.

If the Club cancels an athlete’s entry before submission, or if the athlete is not entered due to Club error, the Club will provide an appropriate remedy, which may include a full credit, correction of the entry, or another outcome deemed appropriate by the Club.

If a competition or event is cancelled, postponed, relocated, or materially changed by the organiser, the Club will follow the credit or transfer process set by the event organiser and will not limit any rights available under Australian Consumer Law.
Competition late entry or administration fees may reflect the additional cost to the Club of processing late entries, amended entries, payment follow-up, or external event administration. The Club will not charge a competition administration fee where the delay or error was caused by the Club.

Credit Balances and Expiry

Account credits under $100 will be written off after six months of inactivity, unless requested by the accountholder. Once written off, these credits cannot be reinstated. For credits exceeding $100, the Club will issue a refund to the accountholder, less an administration fee as outlined in Appendix I.

Any unused Kidsport credits will not be refunded and expire at either the end of the calendar year, or current financial year. The Club reserves the right to write off small amounts unused by the end of each calendar year (less than $18)

For recreational program members, an athlete who misses a class for whatever reason (except for injury or illness which can be proven with a medical certificate) no credits will be processed, however the Club can provide a makeup token in accordance with the Makeup Token Policy.

Squad members wishing to have an absence of 7 days or more must advise of their intention via the Customer Portal, no less than 4 weeks prior to the start of the absence date. It is important to note that if a squad member wishes to take a leave of absence outside of the scheduled holidays or during their allocated competition season, charges for this period of absence will be charged as per Appendix III.

For squad members with any absences of 6 days or less, no credits will be given unless approved in extenuating circumstances. Credit decisions will be considered on merit and applied consistently. A minimum of 28 days' notice must be provided through the Customer Portal or, where this is not practicable, by email.

8. SUSPENSION TERMS & CONDITIONS

Members placed on suspension at the Club's discretion will not be able to return until any overdue amount is paid in full, a payment arrangement has been approved, or the account issue has otherwise been rectified.

Should an athlete be placed on suspension by the Club, the athlete may not be permitted to enter into any competitions, nor attend those already paid for. Further to this, athletes on suspension will not be permitted to engage in any activities at the Club, participate in events (whether internal or external) nor attend any fundraising ventures until such time that the member is once again considered a financial member.

For squad families who wish to place their athlete's training regime on suspension for a temporary period (3-6months) due to extenuating circumstances, may apply to the Club for fee exemption, by providing 28 day's written notice to the Club advising of the circumstances. Positions cannot be guaranteed to be held during this time, and families acknowledge that their athlete may not be able to return to the same class/group/squad upon their return.

In some instances, such as, compassionate grounds, the Club may allow a member to suspend their account immediately. These cases will be based on merit and approved by the Club's Operations Manager in consultation with either the Club's Treasurer, or an approved Staff Member.

9. TERMINATION OF CLASS PARTICIPATION AND/OR CLUB MEMBERSHIP (DROP POLICY)

Once an athlete is registered with the Club, and if the accountholder wishes to remove themselves/their child from participating in any of the programs, 28 days' notice must be given. During this time the accountholder will still be billed for this period. All termination notices must be submitted via the Customer Portal, or in circumstances where this cannot be possible, then the termination will be acceptable via email.

Final account fees will be calculated once the Drop Notice has been approved and must be paid in full prior to the registered drop date. Failing to pay the account in full will result in the athlete being refused the ability to transfer to another club and may incur late fees and any associated debt collection costs.

If a member wishes to terminate membership from the Club, as per the Club's Constitution, twenty eight days' notice in writing is required. This can be accepted via email or through the Customer Portal.

10. BREACHES OF POLICY

Failure to abide by these terms and conditions will be considered a breach of the above policy conditions. Breaches may result in termination of membership and legal proceedings if fees are left outstanding.

11. CONFIDENTIALITY AND REPORTING

The Club's administration responsible for implementing this Policy will keep confidential the names and details relating to execution of the policy and complaints, unless disclosure is:

i. Necessary as part of the disciplinary or corrective process; and
ii. Required by law.

12. ROLES AND RESPONSIBILITIES

Management / Administration

i. Ensure that appropriate administrative procedures are in place for the reporting and handling of refunds and complaints. Any time an account is amended, a Statement must be issued to the primary accountholder.

ii. Actively promote the Club's Fees policy to all staff, customers and suppliers.

iii. Ensure that appropriate training is provided to all staff so that services are delivered to the standards promoted and/or complaints can be directed to the appropriate management staff.

iv. Respond promptly to any concerns with respect to the non-delivery of agreed services in line with the Club's Fees policy.

v. Devise and implement strategies to address any ongoing issues that result in the non-delivery of agreed services.

Staff

i. Deliver all services to the Club's required standard and in line with assigned duty statements and employment agreements

ii. Alert Senior Management with respect to any agreed services not delivered and the circumstances causing this, and

iii. Work responsibly and ethically at all times when representing the Club and delivering agreed services.

Customers/Suppliers

i. Report the non-delivery of services to the Club's Operations Manager within a reasonable time, and

ii. Provide details on the services not received and proof of purchase.

13. FINANCIAL HARDSHIP APPLICATION – Squad Members Only

Where a squad family has difficulty making the full fee payments as stipulated then a confidential 'Financial Hardship' request may be submitted in writing to the Committee. To apply for Financial Hardship members should ask for an Application Form by emailing their request to secretary @westcoastgymnasts.org.

The application must be on the form provided by the Club (see Appendix II) and will need to provide sufficient details to prove the family's case. If financial hardship is proven and agreed, the Committee will stipulate the payments required.

Note: In this policy 'family' means parents or guardians if the gymnast is under 18 years of age or if the gymnast him/herself if he/she is over 18 years of age. Where a parent or guardian is known to be paying the fees for a gymnast over the age of 18, then the parent or guardian will be deemed to be responsible and will be contacted where necessary.

Members must meet the following criteria for a Financial Hardship application to be considered:

- Suffering from genuine Financial Hardship, and
- Have been a financial member of WCG for at least 1 year.

Any member requiring Financial Hardship must satisfy the Committee of their circumstances and,

1. If necessary, provide evidence to substantiate their claim for Financial Hardship
2. If necessary, provide updated documentation to support ongoing assistance.

The Committee will provide its decision in writing. The decision is final within the Club's internal financial hardship process, but this does not exclude any rights a member may have under the Club Constitution, applicable laws, or external dispute resolution processes. If the member breaches the terms of the agreement and does not advise the Committee of these breaches, the Committee may terminate the arrangement effective immediately.

WCG will act and respond in a way that is professional and courteous to all customers and will take all possible efforts to seek to resolve the application for Financial Hardship to the best satisfaction of all involved.

This application cannot usually be applied retrospectively as a means of avoiding fees that have already been paid to WCG.

The maximum amount of time that an application can be valid for is limited to 3 months.

All applications, conditions, amounts and details will be considered confidential. Any breach of this confidentiality will result in the cancellation or the agreement and could result in additional late fees being charged.

APPENDIX I

Additional Charges

Item	Reason For Charge	Amount To Be Charged
Late Fee (includes an administration fee)	Processed when invoices are overdue the 7-day terms	$35.00 per account, per month
Late Fee for Competitions/Events Entries	Processed when event payments have not been made for an athlete entering a competition or event	$35.00 per competition/event
Credit Card Authorisation Rejection Fee	Charged to account holders who have had their fee rejected	50c per transaction
Administration Fee for Credit Card Re-processing (per attempt)	An administration fee for re-processing a credit card charge that was originally rejected	$5.50 per transaction
SMS fee	Charged to the family per any SMS reminder that may be sent after the 1st attempt	50c per SMS reminder
Refund Processing Fee	A fee charged for the administration of processing a refund	$15.00 per refund

APPENDIX II

Financial Hardship Application Form (image only)

Financial Hardship Application Form
PRIVATE & CONFIDENTIAL

Form to be submitted via email to
treasurer@westcoastgymnasts.org

WEST COAST GYMNASTS

WCG's Fees Policy required fees to be paid in a timely and consistent manner. We acknowledge that sometimes our families encounter financial situations that temporarily prevent them from complying with our payment procedures. The purpose of this form is to provide you with a vehicle to apply for an exception to our payment procedures. Your completed form will be reviewed in a confidential manner and a decision will be communicated to you within 2 weeks of your submission. Please note that additional information may be requested of you in order to properly evaluate your application.

Parent/Guardian's Name:

Full Name of Student:

Address:

Class/Squad:

Mobile Phone Number:

Amount Requested For Payment Plan: $

REASON FOR FINANCIAL HARDSHIP APPLICATION
(THE more information you provide us, the more we can understand your situation)

I, the undersigned, agree that this is purely an application for financial hardship and in no way guarantees me the right to a payment plan. I understand that the committee will discuss my circumstances and suggest an appropriate course of action, including the payment terms and conditions.

I understand that in the event that I breach any part of this agreement, this application becomes void immediately and all monies will be due in full immediately.

I have read, understood and agree to the Fees Policy of the Club and acknowledge that this payment plan is purely a goodwill gesture from the club and can be revoked at any time.

Parent/guardian's name and signature:

Date of application:

WEST COAST GYMNASTS
WWW.WESTCOASTGYMNASTS.ORG

APPENDIX III

Absence Credits for Squad Members:
Twenty-eight days' notice must be provided via the Customer Portal prior to any credits being considered.

For any absences less than 7 days in duration, no credits will be issued unless for extenuating circumstances. These must be approved by the Club and are based on merit.

During competition season, strictly no credits will be processed (except for medical certificates).

Credits for attending "Optional" Events eg regional competitions, may be processed if the event participation clashes with a training day up to a maximum of 50% credit.

Competition Season does not apply to Development Squads (WAG FL1-2) or non-competitive Squads.

Absence Duration	Outside of Competition Season	During Competition Season
1 – 6 days of absence	No credit	No credit
7 - 14 days of absence	50% credit	No credit
More than 14 days of absence	75% credit	No credit

APPENDIX IV

Exceptions for how an accountholder is billed may be available for squad members in the circumstances listed below. Approved variations must be documented in writing, applied consistently, and must not limit any non-excludable rights under the Australian Consumer Law.

- Athletes studying for ATAR (Year 11 or Year 12) may be eligible for reduced training times and fees upon request, provided it does not affect Team training (eg ACR)

- Athletes over the age of 18 years, who are university students and their timetable or practical assessments clash with the Club's allocated training days/times. (There are no reduced fees for arriving late or leaving early during a session).

- Athletes who are aged 18 years or older and have employment commitments that may affect their ability to train at the Club on a particular day that has been allocated. (There are no reduced fees for arriving late or leaving early during a session).

- Due to religious reasons, an athlete may be allowed to train on an unallocated day (and be charged accordingly) to allow for religious holidays, sabbath or observances. Athletes wishing to exercise their religious exceptions, must email the Squads Program Coordinator to advise of the requirements.

- Due to medical reasons, or injury, an athlete may be permitted to train reduced hours and be charged a lesser fee dependent on the medical certificate's recommendations, or a health care providers advice.

- Any other circumstances not listed above will be approved on a case-by-case basis provided a written request is submitted to the Club's Operations Manager setting out the adjusted hours and for the period requested. Decisions will be made by the Club's Management Team.

APPENDIX V

Discounts

Discounts are based on consecutive, ongoing enrolments of 28 days or more.

No discounts are eligible for members who book in for single days.

Reason For Discount	Amount To Be Charged
Staff discount (for employees with under-age athletes participating in classes)	$7.50 per month (one per family)
Committee	Committee Members are exempt from being charged the Fundraising Levy
Sibling Discounts	First and second child: no sibling discount. 10% off the monthly tuition fee for each third and subsequent child, applied only while all relevant accounts remain fully financial.

Appendix VI

Billing Authorisation

This Agreement is designed to explain what a member's obligations are when undertaking a credit card authorisation debit arrangement with West Coast Gymnasts. It also details what our obligations are to you as your service provider. We recommend you read, understand and consent to this agreement in its entirety prior to signing the authorisation. This agreement forms part of the terms and conditions of your membership with the club and cannot be varied without express permission from the Club's Management Committee.

For a full understanding of your billing authorisation agreement with us, please read the below information in conjunction with our Fees Policy which can be found on our website www.westcoastgymnasts.org and be sure to understand the full terms and conditions with regards to payments whilst a member of the club. Acceptance of this policy assumes that you represent and warrant that, if purchasing something or paying for a service from this facility or from other merchants through this facility that:

1. any credit card or bank account draft (ACH Draft) information supplied is true and complete,
2. charges incurred by the account holder will be honoured through the credit card company or financial institution, and

- the account holder will pay the charges incurred at the posted prices, including any applicable taxes, fees, and penalties.

Should you dispute a charge through your financial institution this will constitute a breach of contract possibly resulting in, but not limited to, penalties, additional fees, collection, legal action, and/or termination of any and/or all current and future services.

I/We hereby authorise West Coast Gymnasts Inc (ABN: 15 440 808 653) to make debits on behalf of the account card holder's name listed.

I/We acknowledge that West Coast Gymnasts will keep any information (including account details) contained on file private and confidential. West Coast Gymnasts will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of our employees who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information. We will only disclose information that we have about you:

1. to the extent specifically required by law; or
2. for the purposes of this agreement (including disclosing information in connection with any query or claim).

I/We acknowledge that the debit amount will be debited from my/our account according to the terms and conditions as set out by the club and that a bank card number must remain on file during membership to the club.

I/We acknowledge that bank account details have been verified against a recent bank statement to ensure accuracy of the details provided.

I/We acknowledge that it is my/our responsibility to ensure that there is sufficient cleared funds in the nominated account by the due date to enable the debit to be honoured on the debit date.

I/We acknowledge and agree that sufficient funds will remain in the nominated account until the direct debit amount has been debited from the account and that if there are insufficient funds available, I/We agree that West Coast Gymnasts will not be held responsible for any fees and charges that may be charged by your financial institution.

I/We Acknowledge that there may be a delay in processing if:

- There is a public or bank holiday on the day, or any day after the debit date.
- The due date is outside of normal operational hours e.g. a Sunday
- The Finance Manager is not scheduled to work on the due date, or is on Leave
- Any payments that fall due on any of the above will be processed on the next business day or as soon as practicable.

I/We authorise the Club to vary the amount of the payments as provided for within the Club's requirements and this Fees Policy. Where a variation materially changes the amount or timing of a recurring debit, West Coast Gymnasts will provide at least 14 days' notice unless otherwise agreed with the accountholder or required urgently for safety, insurance, regulatory or operational reasons.

I/We acknowledge that the total amount billed will be for the specified amount/period of time, plus any additional services or products, and for this and/or subsequent agreements and/or amendments.

I/We acknowledge that the Club is to provide 14 days' notice if proposing to vary the terms of the debit arrangements. I/We acknowledge that requests for variations to the debit arrangement will be directed to the club in writing to the Club's Management Committee.

I/We acknowledge that any request to stop or cancel the debit arrangement will be directed to the Club in accordance with the Club's Fees Policy and Constitution.

Class Drop Notice: I/We acknowledge and understand that it is a requirement to provide a notice period of no less than 28 days when dropping from an enrolled class at West Coast Gymnasts. This notice must be submitted through the Customer Portal or provided in writing via email to the Club. I/we accept responsibility for payment, regardless of whether or not the enrolled member attends their class.

Membership Drop Notice: I/We hereby acknowledge and comply with the Club's Fees Policy, which stipulates that I/We must provide a notice period of no less than 28 days when terminating membership with West Coast Gymnasts. This notice will be submitted through the Customer Portal or sent in writing via email to officially terminate the membership.

I/We acknowledge that any disputed debit payments will be directed to the Club's Management Personnel. If no resolution is forthcoming, you are advised to contact your financial institution.

I/We acknowledge that if a debit is returned by my/our financial institution as unpaid, I/We will be responsible for any fees and charges for each unsuccessful debit in addition to any financial institution charges and collection fees, including and not limited to any solicitor fees and collection administration fees appointed by West Coast Gymnasts.

I/We authorise West Coast Gymnasts to attempt to re-process any unsuccessful payments. I/We acknowledge that if specified by the Club, a setup, variation, dishonour, SMS fee, or administration processing fees may apply as instructed by the Club.

I/We authorise:

- The Debit User to verify details of my/our account with my/our financial institution.
- The Financial Institution to release information allowing the Debit User to verify my/our account details.